

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: FREDERICK H. WILHELM, JR.	§	Case No. 1:17-bk-00068
ANGELA M. WILHELM	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/09/2017.
- 2) The plan was confirmed on 08/17/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/09/2017, 01/19/2018, 05/16/2018, 06/12/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/05/2017.
- 5) The case was completed on 08/23/2022.
- 6) Number of months from filing or conversion to last payment: 67.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,939.75.
- 10) Amount of unsecured claims discharged without full payment: \$129,433.96.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 94,141.97	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 94,141.97</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 6,897.65	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,897.65</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
AARON JOHN NEUHARTH	Pri	0.00	NA	NA	4,029.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	4,615.00	9,250.54	7,407.27	6,297.27	0.00
DISCOVER	Uns	2,696.00	2,696.76	2,696.76	0.63	0.00
BRANCH BANKING & TRUST	Uns	0.00	515.64	515.64	0.12	0.00
BRANCH BANKING & TRUST	Uns	0.00	666.68	666.68	0.15	0.00
PHEAA	Uns	0.00	13,573.39	13,573.39	3.16	0.00
BEDFORD VALLEY PETROLEUM	Uns	1,056.00	1,013.99	1,013.99	0.24	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	5,401.62	5,401.62	1.26	0.00
MIDLAND CREDIT MGMT;	Uns	6,586.00	6,586.39	6,586.39	1.53	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	745.42	745.42	0.18	0.00
FRANKLIN COUNTY TAX CLAIM	Pri	0.00	4,569.84	4,804.32	4,804.32	0.00
BECKET & LEE	Uns	1,283.00	1,283.07	1,283.07	0.30	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,930.00	1,930.14	1,930.14	0.44	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
AT&T MOBILITY	Uns	2,263.00	2,263.04	2,263.04	0.53	0.00
PORTFOLIO RECOVERY	Uns	771.00	771.55	771.55	0.18	0.00
PORTFOLIO RECOVERY	Uns	0.00	17,063.58	17,063.58	3.97	0.00
PORTFOLIO RECOVERY	Uns	9,319.00	9,319.12	9,319.12	2.16	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
M & T BANK	Sec	0.00	105,412.50	0.00	0.00	0.00
M & T BANK	Con	0.00	NA	NA	33,280.00	0.00
M & T BANK	Sec	97,183.25	104,381.50	32,102.90	32,102.90	0.00
M & T BANK	Sec	0.00	104,381.50	6,715.98	6,715.98	0.00
HANNAH HERMAN-SNYDER	Lgl	0.00	NA	NA	0.00	0.00
FRANKLIN COUNTY REAL ESTATE	Sec	1,670.00	NA	NA	0.00	0.00
BERKS CREDIT AND COLLECTIONS	Uns	45.00	NA	NA	0.00	0.00
CHAMBERSBERG HOSPITAL	Uns	10,411.00	NA	NA	0.00	0.00
CHASE	Uns	8,758.00	NA	NA	0.00	0.00
CITIBANK	Uns	26,630.00	NA	NA	0.00	0.00
FULTON DIAGNOSTIC RADIOLOGY	Uns	775.00	NA	NA	0.00	0.00
JACK D. STEELE, DMD	Uns	229.00	NA	NA	0.00	0.00
MACDONALD'S PHARMACY	Uns	89.00	NA	NA	0.00	0.00
PENN STATE HERSHEY	Uns	365.00	NA	NA	0.00	0.00
PETERS TOWNSHIP MUNICIPAL	Uns	3,110.65	NA	NA	0.00	0.00
SPRINT	Uns	1,984.00	NA	NA	0.00	0.00
STATE OF MARYLAND	Uns	4,052.00	NA	NA	0.00	0.00
SUMMIT ANESTHESIOLOGY	Uns	810.00	NA	NA	0.00	0.00
SYNCB/SYNCB NATIONS	Uns	4,264.00	NA	NA	0.00	0.00
SYNCHRONY BANK CARE CREDIT	Uns	1,930.00	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Uns	6,586.00	NA	NA	0.00	0.00
TRI STATE COMMUNITY HEALTH	Uns	517.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Uns	1,461.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Uns	7,172.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 33,280.00	\$ 33,280.00	\$ 0.00
Mortgage Arrearage	\$ 32,102.90	\$ 32,102.90	\$ 0.00
Debt Secured by Vehicle	\$ 4,625.27	\$ 3,515.27	\$ 0.00
All Other Secured	\$ 9,497.98	\$ 9,497.98	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 79,506.15</b>	<b>\$ 78,396.15</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,304.32	\$ 8,833.32	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 6,304.32</b>	<b>\$ 8,833.32</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 63,830.39</b>	<b>\$ 14.85</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,897.65	
Disbursements to Creditors	\$ 87,244.32	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 94,141.97</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/06/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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